

IN THE CLAIMS

Please amend claims 1, 5, and 13, and add new claims 14-18 as follows.

1. (Currently Amended) A computing system for facilitating management of user identities comprising:

a computer readable storage medium for storing an executable program, the program including a plurality of components, the components including:

a registration component configured to facilitate gathering information from users and establishing a relationship between a user and an identity;

an ownership component configured to facilitate verification of an ownership of an account and to facilitate relating said ownership to said identity;

an audit component configured to facilitate monitoring said account and said identity to verify an integrity of the relationship, including determining a usage history of said identity based on at least one transaction deemed a successful or unsuccessful confirmation of the relationship between said identity and an account, assign a positive weight for a successful transaction by an identity associated with said account, assign a negative weight for an unsuccessful transaction by an identity associated with said account; assign a negative weight for a particular series of unsuccessful transactions by an identity associated with said account that exceeds ~~a sum~~ an aggregate of individual negative weights of unsuccessful transactions that make up the particular series of unsuccessful transactions by said identity associated with said

account; and aggregate said positive and negative weights to determine the likelihood a claimed identity is an owner of said account; and

a servicing component configured to facilitate maintaining and modifying information relating to said identity.

2. (Previously Presented) The computing system of claim 1 wherein:

said servicing component is further configured to be operated by users.

3. (Previously Presented) The computing system of claim 1 wherein:

said servicing component is further configured to be operated by one or more customer service representatives.

4. (Previously Presented) The computing system of claim 1 wherein:

said ownership component is further configured to facilitate confirming the ownership of a user id.

5. (Currently Amended) The computing system of claim 4 wherein said ownership component is further configured for:

analyzing ownership data; and

generating questions to be asked of a user to verify the identity of said user.

6. (Cancelled)

7. (Previously Presented) The computing system of claim 1 wherein:

said ownership component is further configured to facilitate confirming the ownership of an account.

8. (Previously Presented) The computing system of claim 7 wherein ownership component is further configured to facilitate:

analyzing ownership data; and

generating questions to be asked of a user to verify the identity of said user.

9. (Cancelled)

10. (Previously Presented) The computing system of claim 1 wherein:

said audit component is configured to facilitate periodic confirmation of ownership information from said user.

11. (Previously Presented) The computing system of claim 1 wherein said audit component is configured to facilitate periodic confirmation of identity information.

12. (Previously Presented) The computing system of claim 1 wherein said information

from said users comprises biometric information.

13. (Currently Amended) A method for facilitating the maintenance of relationships between a user identity and an account related to said user identity comprising:

executing an executable program stored on a computer readable storage medium, the executable program comprising the steps of:

assigning a positive weight for a successful confirmation of the relationships between said user identity with said account;

assigning a negative weight for an unsuccessful confirmation of the relationships between said user identity with said account;

assigning a negative weight for a particular series of unsuccessful confirmations of the relationships between said user identity with said account that is greater than ~~a sum~~ an aggregate of individual negative weights of unsuccessful confirmations of the relationships that make up the particular series of unsuccessful confirmations of the relationships between said user identity with said account; and

aggregating said positive and negative weights to determine the usage history of a user identity and a likelihood said user is correctly associated with said user identity;

using said likelihood with a hierarchal scheme of registration to allow or deny access to said user to different systems associated with said account.

14. (New) The computing system of claim 5 wherein:

said audit component is configured to facilitate periodic confirmation of ownership information from said user.

15. (New) The computing system of claim 14 wherein:

said servicing component uses said likelihood of a hierarchal scheme of registration to allow or deny access to said user to different systems associated with said account.

16. (New) The method of claim 13, wherein the executable program further comprises the steps of:

facilitating gathering information from users and establishing a relationship between a user and an identity; and

facilitating monitoring of said account and said identity to verify an integrity of the relationship, including determining a usage history of said identity based on at least one transaction deemed a successful or unsuccessful confirmation of the relationship between said identity and said account.

17. (New) The method of claim 16, wherein the executable program further comprises the steps of:

facilitating confirming the ownership of a user id;

analyzing ownership data; and

generating questions to be asked of a user to verify the identity of said user.

18. (New) The computing system of claim 1, wherein said audit component is configured to determine the likelihood a claimed identity is an owner of said account by converting the aggregation of positive and negative weights to a probability score.